

Information to identify the case:

Debtor 1

John J. Hofer

Social Security number or ITIN xxx-xx-3361

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 22-17932-CMG

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:John J. Hofer
dba Hofer Contracting3/19/25**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John J. Hofer
Debtor

Case No. 22-17932-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 19, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ John J. Hofer, 1748 Hillwood Road, Forked River, NJ 08731-3935
519730338	+ Bank of America, c/o Mattleman Weinroth & Miller, 401 Route 70 East, Suite 100, Cherry Hill, NJ 08034-2410
519730340	+ Bank of the West, c/o Peretore & Peretore, PC, 191 Woodport Road, Sparta, NJ 07871-2607
519730350	+ First Resolution Investment Corp., c/o Stark & Stark, PO Box 5315, Princeton, NJ 08543-5315
519730349	+ First Resolution Investment Corp., PO Box 34000, Seattle, WA 98124-1000
519730355	+ Motor Vehicle Commission, Attn: NJSVS Bankruptcy Unit, PO Box 136, Trenton, NJ 08601-0136
519730356	+ Nanette Bowman, c/o Stacey D. Kerr, Esq., 81 E Water Street, Toms River, NJ 08753-7663
519730357	New Century Financial Services, 116 S Jefferson Road, Whippany, NJ 07981
520509884	+ Ocean Orthopedic, 530 Lakehurst Rd STE 101., Toms River, NJ 08755-8063
520491489	Ocean Orthopedic, co Mazzoni Law, 1170 East Landis Ave, Vineland, NJ 08360-4230
520491490	+ Ocean Orthopedic Associates, 20 Hospital Dr, suite 12, Toms River, NJ 08755-6434
519730361	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Mar 19 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519730337	+ EDI: BANKAMER2	Mar 20 2025 00:39:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
519730339	+ Email/Text: bankruptcy@bmo.com	Mar 19 2025 20:53:00	Bank of the West, 505 Montgomery Street, San Francisco, CA 94111-2552
519730341	+ EDI: CAPITALONE.COM	Mar 20 2025 00:39:00	Capital One Yamaha, PO Box 71106, Charlotte, NC 28272-1106
519765835	+ Email/Text: bankruptcy@cavps.com	Mar 19 2025 20:53:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519730342	+ EDI: BASSASSOC.COM	Mar 20 2025 00:39:00	Cavalry Spv I, LLC, c/o Bass & Associates, PC, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
519730344	+ EDI: WFNNB.COM	Mar 20 2025 00:40:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
519730343	+ EDI: WFNNB.COM	Mar 20 2025 00:40:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519730346	+ EDI: CCS.COM	Mar 20 2025 00:40:00	EZPass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
519730348	+ EDI: AMINFOFP.COM	Mar 20 2025 00:40:00	First Premier Bank, 3820 N Louise Ave, Sioux

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		Falls, SD 57107-0145	
519730347	+ EDI: AMINFOFP.COM	Mar 20 2025 00:40:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519730352	+ EDI: IRS.COM	Mar 20 2025 00:39:00	Internal Service Revenue, 50 West State Street, Trenton, NJ 08608-1220
519730353	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2025 20:51:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519730354	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 19 2025 20:51:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519730345	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 19 2025 20:52:00	EZPass, PO Box 4971, Trenton, NJ 08650
519741105	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 19 2025 20:52:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519730358	Email/Text: signed.order@pfwattorneys.com	Mar 19 2025 20:52:00	New Century Financial Services, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519787948	+ EDI: JEFFERSONCAP.COM	Mar 20 2025 00:40:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519730360	^ MEBN	Mar 19 2025 20:47:53	Select Portfolio Servicing, Inc., c/o KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519730359	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 19 2025 20:53:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
519731082	^ MEBN	Mar 19 2025 20:48:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519730351	*	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520491491	*	Ocean Orthopedic, co Mazzoni Law, 1170 East Landis Ave, Vineland, NJ 08360-4230
520491492	*+	Ocean Orthopedic Associates, 20 Hospital Dr, suite 12, Toms River, NJ 08755-6434
519791058	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025 Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the HarborView Mortgage Loan Trust 2005-15, Mortgage Loan Pass-Through Certificates, Series 2005-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfcbis.com, paralegal@mchfirm.com
Robert Cameron Legg	on behalf of Debtor John J. Hofer courtdocs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5